UNITED STATES DISTRICT COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

Tracy Partington, : Civil Action No.: 1:17-cv-1197

Plaintiff,

v.

follows:

Hunter Warfield, Inc., : COMPLAINT

Defendant.

For this Complaint, Plaintiff Tracy Partington, by undersigned counsel, states as

JURISDICTION

- 1. This action arises out of Defendant's repeated violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.* ("FDCPA"), in their illegal efforts to collect a consumer debt.
 - 2. Supplemental jurisdiction exists pursuant to 28 U.S.C. § 1367.
- 3. Venue is proper in this District pursuant to 28 U.S.C. § 1391(b), in that Defendant transacts business in this District and a substantial portion of the acts giving rise to this action occurred in this District.

PARTIES

- 4. Plaintiff Tracy Partington ("Plaintiff") is an adult individual residing in Austin, Texas, and is a "consumer" as the term is defined by 15 U.S.C. § 1692a(3).
- 5. Defendant Hunter Warfield, Inc. ("Hunter Warfield") is a Maryland business entity with an address of 96931 Arlington Road, Suite 400, Bethesda, Maryland 20814, operates as a collection agency, and is a "debt collector" as the term is defined by 15 U.S.C. § 1692a(6).

ALLEGATIONS APPLICABLE TO ALL COUNTS

A. The Debt

- 6. Plaintiff allegedly incurred a financial obligation ("Debt") to an original creditor ("Creditor").
- 7. The Debt arose from services provided by the Creditor, which were primarily for family, personal, or household purposes, and meets the definition of a "debt" under 15 U.S.C. § 1692a(5).
- 8. The Debt was purchased, assigned, or transferred to Hunter Warfield for collection, or Hunter Warfield was employed by the Creditor to collect the Debt.
- 9. Defendant attempted to collect the Debt and, as such, engaged in "communications" as defined in 15 U.S.C. § 1692a(2).

B. Hunter Warfield Engages in Harassment and Abusive Tactics

- 10. Within the last year, Hunter Warfield began calling Plaintiff in an attempt to collect the Debt.
- 11. On or around July 26, 2017, Plaintiff completed and submitted a form on Hunter Warfield's website in which she requested that Hunter Warfield stop calling her and contact her only through United States mail.
- 12. In complete disregard of Plaintiff's written cease and desist request, Hunter Warfield continued to call Plaintiff.

C. <u>Plaintiff Suffered Actual Damages</u>

13. Plaintiff suffered and continues to suffer actual damages as a result of Defendant's unlawful conduct.

14. As a direct consequence of Defendant's acts, practices, and conduct, Plaintiff suffered and continues to suffer from humiliation, anger, anxiety, emotional distress, fear, frustration, and embarrassment.

COUNT I

VIOLATIONS OF THE FDCPA, 15 U.S.C. § 1692, et seq.

- 15. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 16. Defendant's conduct violated 15 U.S.C. § 1692c(c) in that Defendant contacted Plaintiff after having received written notification from Plaintiff to cease communication.
- 17. Defendant's conduct violated 15 U.S.C. § 1692d in that Defendant engaged in behavior the natural consequence of which was to harass, oppress, or abuse Plaintiff in connection with the collection of the Debt.
- 18. Defendant's conduct violated 15 U.S.C. § 1692d(5) in that Defendant caused a telephone to ring repeatedly and engaged Plaintiff in telephone conversations, with the intent to annoy and harass.
- 19. Defendant's conduct violated 15 U.S.C. § 1692f in that Defendant used unfair and unconscionable means to collect the Debt.
- 20. The foregoing acts and omissions of Defendant constitute numerous and multiple violations of the FDCPA, including every one of the above-cited provisions.

COUNT II

VIOLATIONS OF THE TEXAS DEBT COLLECTION ACT TEX. FIN. CODE ANN. § 392, et al.

21. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.

- 22. Plaintiff is a "consumer" as defined by Tex. Fin. Code Ann. § 392.001(1).
- 23. Defendant is a "debt collector" and a "third party debt collector" as defined by Tex. Fin. Code Ann. § 392.001(6) and (7).
- 24. Defendant caused a telephone to ring repeatedly, with the intent to annoy or abuse Plaintiff, in violation of Tex. Fin. Code Ann. § 392.302(4).
- 25. Plaintiff is entitled to injunctive relief and actual damages pursuant to Tex. Fin. Code Ann. § 392.403(a)(1) and (2) and to remedies under Tex. Bus. & Comm. Code § 17.62 pursuant to Tex. Fin. Code Ann. § 392.404(a).

PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays that judgment be entered against Defendant:

- 1. Actual damages pursuant to 15 U.S.C. § 1692k(a)(1) against Defendant;
- 2. Statutory damages of \$1,000.00 pursuant to 15 U.S.C. § 1692k(a)(2)(A) against Defendant;
- 3. Costs of litigation and reasonable attorney's fees pursuant to 15 U.S.C.§ 1692k(a)(3) against Defendant;
- 4. Injunctive relief pursuant to Tex. Fin. Code Ann. § 392.403(a)(1);
- 5. Actual damages pursuant to Tex. Fin. Code Ann. § 392.403(a)(2);
- 6. Remedies under Tex. Bus. & Comm. Code § 17.62 pursuant to Tex. Fin. Code Ann. § 392.404(a);
- 7. Actual damages from the Defendant for all damages, including emotional distress suffered as a result of the intentional, reckless, and/or negligent FDCPA violations, in an amount to be determined at trial for Plaintiff;
- 8. Punitive damages; and
- 9. Such other and further relief as may be just and proper.

TRIAL BY JURY DEMANDED ON ALL COUNTS

Dated: December 22, 2017

Respectfully submitted,

By: <u>/s/ Sergei Lemberg</u>

Sergei Lemberg, *Attorney-in-Charge* Connecticut Bar No. 425027 LEMBERG LAW, LLC 43 Danbury Road, 3rd Floor Wilton, CT 06897

Telephone: (203) 653-2250 Facsimile: (203) 653-3424

Email: slemberg@lemberglaw.com

Attorneys for Plaintiff